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TO:	United States Patent & Trademark Office
DATE & TIME:	October 31, 2005
TOTAL PAGES:	Fourteen (14) including fax cover
FAX NUMBER:	571-273-8300

FROM: Morris, Manning & Martin, LLP	CHARGE TO:
NAME: John R. Harris, Esq.	CLIENT/MATTER: 10399-40261
	PHONE: (404) 233-7000

**COMMENTS:****CERTIFICATE UNDER 37 CFR 1.8:**

I hereby certify that this correspondence is being sent via facsimile (571-273-8300) to: Mail Stop Fee Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on October 31, 2005.

By: 

Name: John R. Harris (Reg. No. 30,388)

Application No.: 10/711,127  
Attorney Docket No. 10399-40261

Filing Date: August 25, 2004

- ☒ Transmittal Sheet containing Certificate of Mailing (this page)
- ☒ Response to First Office Action (7 pages)
- ☒ Terminal Disclaimers To Obviate A Double Patenting Rejection Over "Prior" Patent (PTO/SB/26) (Two (2) separate disclaimers)
- ☒ Statement Under 37 CFR 3.73(b) on Behalf of Assignee (1 page)
- ☒ Petition For Extension of Time Under CFR 1.136(a) (One Month) (1 page)
- ☒ Credit Card Authorization Form authorizing charge of \$380.00, which includes two (2) \$130 Terminal Disclaimer Fee plus \$120 One Month Extension of Time Fee (1 page)

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Wheeler, et al. Examiner: Kambiz Zand  
Serial No.: 10/711,127 Group Art Unit: 2132  
Filed: August 25, 2004 Docket: 10399-40261  
Confirmation No.: 5126  
Title: Account Authority Digital Signature (AADS) System Using Transactional Accounts Information

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Name: John R. Harris

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PATENT TRADEMARK OFFICE

Sir:

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404-233-7000 (Main)

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Name: John R. Harris

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JRH/tj

Customer No. 24728

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